

EXHIBIT 1

DISCLOSURE DOCUMENT NO. 483599

Shows that copy across
multiple pages and dates



UNITED STATES DEPARTMENT OF COMMERCE
Patent and Trademark Office
ASSISTANT SECRETARY OF COMMERCE AND
COMMISSIONER OF PATENTS AND TRADEMARKS
Washington, D.C. 20231

Best Available Copy

DISCLOSURE DOCUMENT RECEIPT NOTICE

Receipt of your Disclosure Document and Government fee of \$10 is acknowledged. The date of receipt and the Disclosure Document identification number are indicated on this notice. This date and number should be referred to in all communication related to this Disclosure Document.

NOTICE TO INVENTORS

It should be clearly understood that a Disclosure Document is not a patent application, nor will its receipt date in any way become the effective filing date of a later filed patent application. A Disclosure Document may be relied upon only as evidence of conception of an invention and a patent application should be diligently filed if patent protection is desired.

Your Disclosure Document will be retained for two years after the date it was received by the Patent and Trademark Office (PTO) and will be destroyed thereafter unless it is referred to in a related patent application filed within the two-year period. The Disclosure Document may be referred to by way of a letter of transmittal in a new patent application or by a separate letter filed in a pending application.

The two-year retention period should not be considered to be a "grace period" during which the inventor can wait to file his or her patent application without possible loss of benefits. It must be recognized that in establishing priority of invention an affidavit or testimony referring to a Disclosure Document must usually also establish diligence in completing the invention or in filing the patent application since the filing of the Disclosure Document.

If you are not familiar with what is considered to be "diligence in completing the invention" or "reduction to practice" under the patent law or if you have other questions about patent matters, you are advised to consult with an attorney or agent registered to practice before the PTO. The publication, *Attorneys and Agents Registered to Practice Before the United States Patent and Trademark Office*, is available from the Superintendent of Documents, P.O. Box 371954, Pittsburgh, PA 15250-7954. Patent attorneys and agents are also listed in the telephone directory of most major cities. Also, many large cities have associations of patent attorneys which may be consulted.

You are also reminded that any public use or sale in the United States or publication of your invention anywhere in the world more than one year prior to the filing of a patent application on that invention will prohibit the granting of a patent on it.

Disclosures of inventions which have been understood and witnessed by persons and/or notarized are other examples of evidence which may also be used to establish priority.

There is a nationwide network of Patent and Trademark Depository Libraries (PTDLs), which have collections of patents and patent-related reference materials available to the public, including automated access to PTO data bases. Publications such as *General Information Concerning Patents* are available at the PTDLs. To find out the location of the PTDL closest to you, please consult the complete listing of all PTDLs that appears in every issue of the *Official Gazette* or call the PTO General Information Services Division (GISD) at (800) PTO-9199 or (703) 308-HELP/4357. To ensure assistance from a PTDL staff member, you may wish to contact a PTDL prior to visiting to learn about its collections, services, and hours.



Best Available Copy

FILE #: _____

DISCLOSURE DOCUMENT NO.



483599

RETAINED FOR 2 YEARS
THIS IS NOT A PATENT APPLICATION

PTO-1652 (8/99)

INVENTION DISCLOSURE FORM

I. INVENTOR

Inventor(s):

Calvin Fei (and see below)

Home Address:

2736 San Antonio Dr.
Walnut Creek, CA 94598

Department:

ATM, POS. & Monitoring Svstems - West - #3441

Title: Vice President

Manager: Mark Gilbert

Home Telephone

Number: (925) 934-7252

Work Telephone

Number: (925) 675-2619

Citizenship:

United States of America

Facsimile

Number: (925) 692-9494

Please identify each of the inventor(s) and complete the information above: (Add additional sheets if necessary.)

II. NATURE OF THE INVENTION

A. Title of the Invention. Show feature on a Web Enabled ATM.

B. Description of the Invention. Customers have expressed concerns that while they appreciate the graphical advertising features of an ATM, that do not want to be held up waiting for content to play. We have built the notion of a "show" which plays throughout many screens on the transaction path rather than only on certain screens, taking up time and causing customers to wait time.

[Please provide enough detail in your description to allow a person with technical knowledge in this field to make the invention.]

C. Describe any differences between your invention and existing solutions to the same problem. Other competitors have concentrated advertising to the Attract screen, transaction processing screen, and card return screens. We allow advertisement to play throughout other screens such as main menu, transaction selection, and account selection so that we will not have to hold people in line waiting for a longer advertisement to play. This "show" can play as opener, main, and closer graphics, today. In the near future a full MPEG file will be able to play from start to finish across all screens.

[Please include flow charts, object diagrams, data structure diagrams, or other drawing showing the essential features of the invention.]

Best Available Copy

D. Describe any software involved with the invention as a process with steps. HTML/JAVA Script software will hold the display of an MPEG file through a constant frame within an ATM screen or allow multiple advertising stills or mpegs to play in the same window.

E. What does the software do, and how does it do it? HTML/JAVA Script software will hold the display of an MPEG file through a constant frame within an ATM screen or allow multiple advertising stills or mpegs to play in the same window.

F. What hardware and software platform does the software require to execute? The Webatm HTML/Javascript software runs on a Windows NT environment. Internet Explore Browser, IBM WEBATM Core. with IBM Diebold 912 emulation and can run on any ATM Vendor Device that is WOSA/XFS compliant.

G. What protocols are used, can be used, and which are preferred? BROWSER. with HTML using MPEG Files.

H. Does the software have an important or unique graphical user interface for screen display or icon? Yes, the graphical user interface was custom designed for Bank of America, employing the artistic talent of the Bank of America Brand Team and the ergonomic designs of Phoenix Interactive. The interface takes into account most frequently used transactions and common messaging area to and from customers. The interface is highly graphical and also has sound.

[If so, provide a drawing.]

I. What language is the source code written in and what other languages could be used? The source code is written in several languages: user interface is written in HTML and Javascript. IBM utilities are C++ and Activex

J. Does the complete source code exist for the software?
If yes, where is it? IBM owns source for their utilities, Bank of America owns HTML/Javascript for the ATM.

III. THIRD PARTIES

A. Was the invention developed with the assistance of any third party?
If yes, who was the third party? Yes. IBM emulation and utilities are used but Bank of America has done all the coding to implement the show concept with the browser

Best Available Copy

B. When were they involved in the process and what was their relationship to the invention? IBM provides a set of core utilities: 912 emulation provides a "state logic" environment which behaves very similar to a standard ATM; However, they provide a set of utilities which allow application developers to build screens with standard browser type tools.

C. Was the invention conceived, tested or constructed under a government contract?
No

IV. PRIOR ART

A. Please identify all related publications, patents and patent applications that you know about. Don't know of any related patents or publications

V. HISTORY

A. Does the operation of this invention rely on other patented technology? Don't know if IBM core is patented, I assume it is.

B. When did the inventors first conceive of the concept? The idea was first conceived in April, 2000 during a user interface discussion.

C. When was the first drawing or written description? The idea was first documented in April, 2000 during a user interface discussion

[Please attach a copy.]

D. What other notes and documentation regarding this invention exist? HTML Screens are available

VI. DISCLOSURE

A. What is the anticipated date of first public offer for sale? Feature is offered 7/31/00 on pilot ATMs to play discrete show components. By 12/00 the feature will be implemented to play a "continuous MPEG" throughout a full transaction flow.

Best Available Copy

- B. Is the invention currently being used?
If yes, please describe. In use on 7/25/00 in a certification site.
- D. What is the anticipated date of the first public use or disclosure? First Public Location will be August 11, 2000
- D. What is the anticipated date of the first disclosure to anyone under a non-disclosure agreement? Already disclosed under non-disclosure to IBM.

VII. MARKET PROSPECTS

- A. Do you expect this invention will be used internally within the company, or will it be offered publicly? Only planned use is internal right now.
- B. Please describe the potential market for products incorporating this invention. Could be useful to any institution with an ATM.
- C. *Who are the potential competitors for such products?* Could be useful to any institution with an ATM and is very different from competitor

Inventor's Signature

Date